

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

NANCY J. BURNS  
RENEE J. TERNEY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-23867

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/14/2016 and confirmed on 2/1/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,060.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>72,060.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,403.68	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,903.68</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LSF9 MASTER PARTICIPATION TRUST Acct: 7974	0.00	36,315.88	0.00	36,315.88
	LSF9 MASTER PARTICIPATION TRUST Acct: 7974	10,942.56	10,942.56	0.00	10,942.56
	STERLING JEWELERS D/B/A KAY JEWEL Acct: 4634	1,920.66	0.00	0.00	0.00
	PITTSBURGH WATER & SEWER AUTHOR Acct: 2N22	0.00	0.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: 4830	0.00	0.00	0.00	0.00
	PERITUS PORTFOLIO SERVICES II LLC Acct: 5083	12,669.56	12,669.56	1,169.98	13,839.54
					<b>61,097.98</b>

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	NANCY J. BURNS Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	PITTSBURGH SD & CITY OF PITTSBURGH Acct: 7644	524.18	524.18	0.00	524.18
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXLERS	1,920.66	1,920.66	0.00	1,920.66
					<b>2,444.84</b>

Unsecured					
	ALCOSAN** Acct:	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 6178	1,734.29	472.26	0.00	472.26
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,465.24	399.00	0.00	399.00

16-23867

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2628				
	DUQUESNE LIGHT COMPANY*	802.45	218.52	0.00	218.52
	Acct: 4863				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0615				
	OMEGA++	0.00	0.00	0.00	0.00
	Acct:				
	RIVERSET CREDIT UNION	1,342.67	365.62	0.00	365.62
	Acct: 6760				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8753				
	PA AMERICAN WATER(*) AKA AMERICAN	580.59	158.10	0.00	158.10
	Acct: 0707				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9321				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LI	0.00	0.00	0.00	0.00
	Acct:				
	LSF9 MASTER PARTICIPATION TRUST	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	VIVINT SECURITY	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CLIENT SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	NORTHLAND GROUP INC.	0.00	0.00	0.00	0.00
	Acct:				
					1,613.50

TOTAL PAID TO CREDITORS

65,156.32

TOTAL CLAIMED

PRIORITY 2,444.84

SECURED 25,532.78

UNSECURED 5,925.24

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

NANCY J. BURNS  
RENEE J. TERNEY  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:16-23867

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Nancy J. Burns  
Renee J. Terney  
Debtors

Case No. 16-23867-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2021

User: dbas  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Nancy J. Burns, Renee J. Terney, 1217 Tweed Street, Pittsburgh, PA 15204-1633
cr	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Pittsburgh Water & Sewage Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14318692	+ Alcosan, 3300 Preble Avenue, Pittsburgh, PA 15233-1025
14306114	+ Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14390579	+ City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14306116	+ First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
14306117	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14306118	LSF9 Master Participation Trust, c/o Cliber Home Loans, Pittsburgh, PA 15209
14306119	LSF9 Master Participation Trust, 13801 Wireless Way, Pittsburgh, PA 15209
15377438	+ LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14306120	+ Manley Deas Kochalski LL, c/o Kimberly J. Hong, P.O. Box 165028, Columbus, OH 43216-5028
14318690	+ Northland Group, Re: Capital One, PO BOX 390846, Minneapolis, MN 55439-0846
14318688	+ Omega, Re: Vivint Smart Home, 7505 NW Tiffany Springs, Parkway Suite 500, Kansas City, MO 64153-1386
14318691	PWSA, PO Box 578, Alton, IL 62002-0578
14390535	+ Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14306121	+ Riverset Credit Union, 53 S 10th St, Pittsburgh, PA 15203-1142
14336978	+ Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
14308814	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14317965	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14306113	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14306115	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:07	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14318687	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 26 2021 23:36:00	Duquesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001
14380235	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 26 2021 23:36:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14342557	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 26 2021 23:36:00	LSF9 MASTER PARTICIPATION TRUST, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14381572	Email/Text: peritus@ebn.phinsolutions.com		

District/off: 0315-2

User: dbas

Page 2 of 3

Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 33

		Oct 26 2021 23:36:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14380225	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2021 23:47:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307620	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2021 23:47:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14344872	+ Email/Text: csc.bankruptcy@amwater.com	Oct 26 2021 23:36:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14306122	+ Email/PDF: gecsed@recoverycorp.com	Oct 26 2021 23:47:30	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
14318689	Email/Text: exceptionreview@vivint.com	Oct 26 2021 23:35:00	Vivint, 4931 North 300 West, Provo, UT 84604

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		LSF9 Master Participation Trust
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Joint Debtor Renee J. Terney keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Bryan P. Keenan	on behalf of Debtor Nancy J. Burns keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewage Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City & School District of Pittsburgh jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

District/off: 0315-2

User: dbas

Page 3 of 3

Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 33

Joseph A. Dessoye

on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

Maria Miksich

on behalf of Creditor LSF9 Master Participation Trust mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 11